

<b>Information to identify the case:</b>			
Debtor 1:	John Paul Pelaez		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Virginia		
Case number:	25-10671-KHK		
	Social Security number or ITIN:	xxx-xx-2116	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	4/1/25

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John Paul Pelaez	
2. All other names used in the last 8 years		
3. Address	13631 Dulles Technology Dr Herndon, VA 20171	
4. Debtor's attorney Name and address	Daniel M. Press Chung & Press, P.C. 6718 Whittier Ave., Suite 200 McLean, VA 22101	Contact phone (703) 734-3800 Email: <a href="mailto:dpress@chung-press.com">dpress@chung-press.com</a>
5. Bankruptcy trustee Name and address	Thomas P. Gorman Thomas P. Gorman, Chapter 13 Trustee 1414 Prince St. Ste. 202 Alexandria, VA 22314	Contact phone 703-836-2226 Email: <a href="mailto:ch13alex@gmail.com">ch13alex@gmail.com</a>

For more information, see page 2 >

Debtor **John Paul Pelaez**

Case number **25-10671-KHK**

<b>6. Bankruptcy clerk's office</b>	<b>For the Court:</b>
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	200 South Washington Street Alexandria, VA 22314  Clerk of the Bankruptcy Court: Charri S Stewart
<b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Date: April 2, 2025  Contact phone 703-258-1200
<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 6, 2025 at 11:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  Location: <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 945 047 9361, and Passcode 1545657015, or call 1(571) 491-4581</b>  For additional meeting information go to: <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Filing deadline: July 7, 2025</b>  <b>Filing deadline: June 10, 2025</b>  <b>Filing deadline: September 29, 2025</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.  <b>Deadline to file an Objection to a Proof of Claim</b> is 90 days after the deadline set forth above to file a Proof of Claim.  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors

Debtor John Paul Pelaez

Case number 25-10671-KHK

<b>9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation</b>	<p>Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. <b>If no objections are timely filed, there will be no confirmation hearing.</b> Timely filed objections will be heard at the confirmation hearing scheduled to be held:</p> <p><b>June 23, 2025 at 01:30 PM,</b></p> <p><b>Location: Judge Kindred's Courtroom, U.S. Bankruptcy Court, 3rd Floor, 200 South Washington St., Courtroom III, Alexandria, VA 22314</b></p>
<b>10. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
<b>11. Filing a chapter 13 bankruptcy case</b>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
<b>13. Discharge of debts</b>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>
<b>14. Local Rule Dismissal Warning</b>	<p>Case may be dismissed for failure to timely file lists, schedules and statements, to attend meeting of creditors, or for failure to timely file a Chapter 13 plan. (Local Bankruptcy Rules 1007-1, 1007-3, 2003-1, and 3015-2.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p>
<b>15. Manner of Payment of Fees</b>	<p>Payment may be made by non debtor's check, money order, or cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non debtor's credit card. Cash is NOT accepted.</p>
<b>16. Filing Claims</b>	<p>Effective November 1, 2022, the Court's Electronic Proof of Claim (ePOC) application may be used by a claimant or claimant's agent to file a Proof of Claim electronically via the Court's internet web home page, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a>. No ECF registrant login or password is required to file a proof of claim in this manner.</p>
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://bankruptcyntices.uscourts.gov">bankruptcyntices.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p> <p><b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

In re:  
John Paul Pelaez  
Debtor

Case No. 25-10671-KHK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0422-9  
Date Rcvd: Apr 02, 2025

User: Admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2025:

Recip ID	Recipient Name and Address
db	+ John Paul Pelaez, 13631 Dulles Technology Dr, Herndon, VA 20171-6456
16679891	+ ACI, PO Box 8525, Coral Springs, FL 33075-8525
16679892	+ American Honda Finance Corp, P.O. Box 166649, Irving, TX 75016-6649
16679899	+ DRBA, PO Box 4971, Trenton, NJ 08650-4971
16679898	+ Discover, PO Box 30916, Salt Lake City, UT 84130-0916
16679900	+ Dulles Toll Rd/VA Tolls, PO Box 1234, Clifton Forge, VA 24422-0724
16679904	+ Nancy Ho, 119 Ave. F Fl. 2, Brooklyn, NY 11218-5601
16679908	+ PAM VA DOT, PO Box 500, Horseheads, NY 14845-0500
16679910	+ Port Auth NY NJ, PO Box 15183, Albany, NY 12212-5183
16679911	+ SFMC Community Assn Mgt, PO Box 66571, Phoenix, AZ 85082-6571
16679912	+ Synchrony Bank, PO Box 4068, Greensboro, NC 27404-4068
16679913	+ The Northstar Companies, 4285 Genesee St, Cheektowaga, NY 14225-1943

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dpress@chung-press.com	Apr 03 2025 02:17:00	Daniel M. Press, Chung & Press, P.C., 6718 Whittier Ave., Suite 200, McLean, VA 22101
tr	+ Email/Text: ch13alex@gmail.com	Apr 03 2025 02:18:00	Thomas P. Gorman, Thomas P. Gorman, Chapter 13 Trustee, 1414 Prince St., Ste. 202, Alexandria, VA 22314-2853
16679894	^ MEBN	Apr 03 2025 02:11:48	BWW Law Group, 8100 Three Chopt Rd, Ste 240, Richmond, VA 23229-4833
16679893	+ EDI: BANKAMER	Apr 03 2025 05:52:00	Bank of America, PO Box 15284, Wilmington, DE 19850-5284
16679895	+ EDI: CAPITALONE.COM	Apr 03 2025 05:53:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
16679896	+ EDI: CITICORP	Apr 03 2025 05:53:00	Citibank NA, PO Box 6500, Sioux Falls, SD 57117-6500
16679897	+ EDI: CCS.COM	Apr 03 2025 05:59:00	Credit Collecton Serv, 725 Canton St, Norwood, MA 02062-2679
16679901	+ Email/Text: argbsref@geico.com	Apr 03 2025 02:18:00	Geico Choice Co, Region 7 Return Policy Work, PO Box 9520, Fredericksburg, VA 22403-9519
16679902	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 03 2025 02:18:00	Goldman Sachs Bank NA, PO Box 45400, Salt Lake City, UT 84145-0400
16679903	+ Email/Text: mdtaoag@mdta.state.md.us	Apr 03 2025 02:18:00	MD Transp Authority, PO Box 12853, Philadelphia, PA 19176-0853
16679907	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Apr 03 2025 02:17:00	NJ EZ Pass, PO Box 4971, Trenton, NJ 08650
16679905	+ EDI: NFCU.COM		

District/off: 0422-9

User: Admin

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Date Rcvd: Apr 02, 2025

Form ID: 309I

Total Noticed: 28

		Apr 03 2025 05:59:00	Navy Federal, PO Box 3100, Merrifield, VA 22119-3100
16679906	+ Email/Text: netcreditbnc@enova.com	Apr 03 2025 02:19:48	Net Credit, 175 W Jackson Blvd, Ste 1, Chicago, IL 60604-2863
16679908	^ MEBN	Apr 03 2025 02:10:48	PAM VA DOT, PO Box 500, Horseheads, NY 14845-0500
16679909	Email/Text: Bankruptcy.Notices@pnc.com	Apr 03 2025 02:17:00	PNC Bank, PO Box 71335, Philadelphia, PA 19176
16679914	+ Email/Text: bankruptcydepartment@tsico.com	Apr 03 2025 02:19:00	Transworld Systems, PO Box 15618, Wilmington, DE 19850-5618
16679915	Email/Text: USBANK_bkmail@ecf.epiqsystems.com	Apr 03 2025 02:18:00	U.S. Bank, PO Box 21948, Eagan, MN 55121

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2025 at the address(es) listed below:

Name	Email Address
Daniel M. Press	on behalf of Debtor John Paul Pelaez dpress@chung-press.com pressdm@gmail.com; danpress@recap.email
Matthew W. Cheney	ustpregion04.ax.ecf@usdoj.gov
Thomas P. Gorman	ch13alex@gmail.com tgorman26@gmail.com

TOTAL: 3